

Certificate Number: 03621-PAE-DE-037615142

Bankruptcy Case Number: 18-15061



03621-PAE-DE-037615142

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2023, at 7:58 o'clock PM EDT, Karen Moyer-Shapiro completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 24, 2023 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor